

LANDMARK LIFE INSURANCE COMPANY'S COMMITMENT TO PRIVACY

We are very honored to serve as your life insurance company. As your insurer, you have entrusted us with information that is personal and private to you. We are dedicated to keeping your personal information private. We will not sell, rent, nor give your personal information to unauthorized third parties. This notice is provided to help you understand what information we collect, where we collect it from, and how we protect it.

Examples of personal information we might collect:

- Your address and phone number
- Your premium payment history
- Your employer
- Your age

This information is confidential. We do not share it with anyone except as is necessary for us to do business as allowed by law.

Where we collect personal information:

Initially, most such information comes from the application that was filled out when your insurance policy was purchased. Over time, some of it may come from:

- Letters sent to us to update your policy
- Premium payments made on the policy
- Calls made to us regarding changes to your policy

People who we might share your information with:

In order for us to serve as a life insurer, it is important that certain people and companies that we rely on also have access to your personal information. Such information is only shared in keeping with the law and to the extent necessary to conduct our business on

your behalf, and no further. The people and firms that we may share your information with are legally bound to hold your information in the same confidence that we do. Examples of these may be:

- Consultants that help us meet our financial obligations
- Reinsurers that participate with us on some policies
- Agents that work with us to service your account and to provide you with additional or new coverage
- Firms that help us keep our computer records current in order to properly service your policy
- Firms working on our behalf to offer special products that we believe you may find beneficial

Without these relationships, we could not properly serve as an insurer. The law allows us to share your nonpublic financial information with these people and firms.

How we keep your information confidential:

We maintain physical, electronic, and procedural safeguards to guard your personal information. These are reviewed and updated as necessary to assure your privacy.

What customers this policy applies to:

This policy applies to information we have on current and former customers.

Future changes to this policy:

While we reserve the right to change this policy in the future, we have no plans to do so at this time. In any event, no change will be made without informing you first pursuant to the law.

What action is required of you?

NONE. As stated above, your personal information is already kept confidential pursuant to the law. No further action is necessary on your part to preserve the privacy of your information held by Landmark Life Insurance Company.

Thank you for your continued confidence in Landmark Life Insurance Company.